

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA
HARRISBURG DIVISION**

In re: CRYSTAL NICOLE RICHARDSON	§	Case No. 1:19-bk-04800
	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 11/08/2019.
- 2) The plan was confirmed on 04/22/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 10/15/2021, 01/12/2022.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 09/09/2021, 02/19/2025.
- 5) The case was completed on 03/03/2025.
- 6) Number of months from filing or conversion to last payment: 63.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$8,163.00.
- 10) Amount of unsecured claims discharged without full payment: \$17,810.11.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 9,710.24	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 9,710.24

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 0.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 738.84	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 738.84
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
KELLY M WALSH, ESQUIRE	Pri	0.00	NA	NA	3,500.00	0.00
FCC FINANCE LLC	Sec	7,393.00	7,606.33	0.00	0.00	0.00
PENN WASTE, INC	Uns	786.75	1,331.33	1,331.33	587.39	0.00
CAPITAL ONE AUTO FINANCE	Sec	18,593.00	17,450.93	654.88	654.88	0.00
CAPITAL ONE BANK	Uns	846.00	901.52	901.52	397.75	0.00
CAPITAL ONE BANK	Uns	778.00	888.41	888.41	391.97	0.00
CAPITAL ONE BANK	Uns	536.00	637.68	637.68	281.35	0.00
CREDITORS BANKRUPTCY SERVICE	Uns	0.00	224.56	224.56	99.08	0.00
AIS PORTFOLIO SERVICE, LP	Uns	0.00	795.62	795.62	351.03	0.00
FREEDOM MORTGAGE	Sec	140,993.00	143,130.56	0.00	0.00	0.00
QUANTUM3 GROUP, LLC	Uns	2,951.00	2,943.49	2,943.49	1,298.68	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	1,077.29	1,077.29	475.30	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	208.06	208.06	91.80	0.00
RESURGENT CAPITAL SERVICES	Uns	1,908.00	1,908.82	1,908.82	842.17	0.00
MELANIE WALZ SCARINGI,	Pri	0.00	NA	NA	0.00	0.00
SAMANTHA C WOLFE	Pri	0.00	NA	NA	0.00	0.00
MELANIE WALZ SCARINGI,	Pri	0.00	NA	NA	0.00	0.00
DAWN MARIE CUTAIA, ESQUIRE	Lgl	0.00	NA	NA	0.00	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
CLEARFIELD MOTORS	Sec	16,797.00	NA	NA	0.00	0.00
PA DEPT OF REVENUE	Pri	1,205.74	NA	NA	0.00	0.00
CARMAX	Uns	13,690.00	NA	NA	0.00	0.00
GINNYS	Uns	76.00	NA	NA	0.00	0.00
MICHAELS LOUIS & ASSOC	Uns	940.88	NA	NA	0.00	0.00
NATIONAL RECOVERY	Uns	114.00	NA	NA	0.00	0.00

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Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 654.88	\$ 654.88	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 654.88	\$ 654.88	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 4,000.00	\$ 3,500.00	\$ 0.00
TOTAL PRIORITY:	\$ 4,000.00	\$ 3,500.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 10,916.78	\$ 4,816.52	\$ 0.00

Disbursements:

Expenses of Administration	\$ 738.84	
Disbursements to Creditors	\$ 8,971.40	
TOTAL DISBURSEMENTS:		\$ 9,710.24

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 05/21/2025

By: /s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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